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STATI	STIC	CAL INFORMATION (•	e 1 of	14 ng items included in the Plan.
		ation of Security		utory Contract or unexpired		5 Lien Avoidance
						Last revised: November 14, 2023
				S BANKRUPTCY CO		
In Re:				Case I	No.:	24-12412-RG
Kyle J.	Tom	asello		Judge	:	Gambardella
		Debtor(s)				
			Chapter 1	3 Plan and Motions	;	
	X	Original	☐ Modified/N	otice Required		Date: 3-25-24
	\boxtimes	Motions Included	☐ Modified/N	o Notice Required		
				S FILED FOR RELIEF U F THE BANKRUPTCY C		
			YOUR RIGH	TS WILL BE AFFECTE	D	
Plan p careful must fi reduce further there a lien, th alone v on value	ropo Ily ar Ile a Ile a Inotionare no Inotionare no Inotio	sed by the Debtor. The discuss them with ywritten objection within odified, or eliminated on the or hearing, unless to timely filed objection avoidance or modification or modify the lier the collateral or to recommend	is document is the actual Pla your attorney. Anyone who v in the time frame stated in the This Plan may be confirmed written objection is filed befores, without further notice. Sec cation may take place solely in The debtor need not file a	an proposed by the Debtor vishes to oppose any provise Notice. Your rights may be and become binding, and the deadline stated in the Bankruptcy Rule 3015. If within the Chapter 13 confiseparate motion or adversal fected lien creditor who wisless	to adjust sion of the affect dinclude ne Notice this plan firmation ary procession of the street of	date of the confirmation hearing on the t debts. You should read these papers his Plan or any motion included in it ed by this plan. Your claim may be d motions may be granted without e. The Court may confirm this plan, if a includes motions to avoid or modify a process. The plan confirmation order eeding to avoid or modify a lien based ontest said treatment must file a timely
includ	les e		items. If an item is checked			each line to state whether the plan are checked, the provision will be
THIS PI	LAN:					
⊠ DOE IN PAR			N NON-STANDARD PROVI	SIONS. NON-STANDARD	PROVIS	SIONS MUST ALSO BE SET FORTH
						ALUE OF COLLATERAL, WHICH MAY SEE MOTIONS SET FORTH IN PART

□ DOES ☑ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE

7, IF ANY, AND SPECIFY: \Box 7a / \Box 7b / \Box 7 c.

MOTIONS_SET FORTH IN PART 7, IF ANY, AND SPECIFY: \Box 7a / \Box 7b / \Box 7 c.

Initial Debtor(s)' Attorney: /s/RAF Initial Debtor: /s/KJT Initial Co-Debtor:

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Part 1	: I	Pavn	nent	and	Lena	th o	f P	lan
				OI I O	_		444	

a.	The debtor shall pay to the Chapter 13 Trustee \$3,000.00monthly for60 _months starting on the
	first of the month following the filing of the petition. (If tier payments are proposed) : and then \$per
	month formonths; \$per month formonths, for a total ofmonths.
b.	The debtor shall make plan payments to the Trustee from the following sources:
	☑ Future earnings
	☐ Other sources of funding (describe source, amount and date when funds are available):
C.	Use of real property to satisfy plan obligations:
	☐ Sale of real property Description:
	Proposed date for completion:
	☐ Refinance of real property:
	Description: Proposed date for completion:
	☐ Loan modification with respect to mortgage encumbering real property:
	Description: Proposed date for completion:
Ь	☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also
۵.	Part 4.
	☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13
	Trustee pending an Order approving sale, refinance, or loan modification of the real property.
e.	For debtors filing joint petition:
	☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint
	administration, an objection to confirmation must be timely filed. The objecting party must appear at
	confirmation to prosecute their objection.
	Initial Debtor:Initial Co-Debtor:

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Part 2: Adequate Protection ⊠ NONE	
a. Adequate protection payments will be made in the amount of \$ Frustee and disbursed pre-confirmation to to be commenced upon order of the Court.)	to be paid to the Chapter 13 (creditor). <u>(</u> Adequate protection payments
b. Adequate protection payments will be made in the amount of \$	to be paid directly by the
Part 3: Priority Claims (Including Administrative Expenses)	

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ Hourly TBA
DOMESTIC SUPPORT OBLIGATION		
ATTORNEY FEE BALANCE Internal Revenue Service State of NJ Division of Taxation	ADMINISTRATIVE Taxes Taxes	BALANCE DUE: TBA (hourly, subject to court approval) Unknown (subject to POC) Unknown (subject to POC)

b.	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:
	⊠ None
	\Box The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: \square NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
1-Midfirst Bank 2-Pro Cap 8 FBO Firstrust Bank	1and 2: 8 Tyler Street, Sparta, NJ 07871	1-\$45,000.00 (subject to POC) 2-\$3,767.59 (subject to POC).	1-none 2-Statutory rate	1-\$45,000.00 (subject to POC) 2-\$3,767.59 (subject to POC)	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

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c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☑ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments M NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

^{2.)} Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

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e. Surrender ⊠ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan \square NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Ford Motor Credit (auto lease)	2021 Ford Explorer

g. Secured Claims to be Paid in Full Through the Plan: \square NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
1-State of NJ Div of Taxation (2 liens, subject to POC) 2-HUD (per POC) 3-Township of Sparta (subject to POC)	1,2,3: 8 Tyler Street, Sparta, NJ 07871	1-\$19,156.78 2-\$61,155.50 3-\$3,767.59	1-11.5% 2-Zero 3-18%	1-\$21,535.43 (subject to POC) 2-\$61,155.50 (per POC) 3-\$3,852.57 (subject to POC).

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Part 5: Unsecured Claims	NONE		
a. Not separately classified	allowed non-priority unsecured claim	s shall be paid:	
☐ Not less than \$	to be distributed <i>pro rata</i>		
☐ Not less than	percent		
☑ Pro Rata distribution from the property of the property	om any remaining funds		
b. Separately classified uns	ecured claims shall be treated as follo	ows:	
Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee
			-
Part 6: Executory Contracts a	and Unexpired Leases □ NONE		

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property

leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
Ford Motor Credit	none	Auto lease	Assumed	\$450.00

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Part 7:	Motions	
Barr /-	WINTIAMS	

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). \square NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
See attached Exhibit to Plan							

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. \boxtimes NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ⋈ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☑ Upon confirmation
- □ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Administrative Expenses and fees
- 3) Secured Claims Arrearages
- 4) Priority claims
- 5) Unsecured claims
- 6) _____

d. Post-Petition Claims

The Trustee \boxtimes is, \square is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

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Part 9: Modification ⊠ NONE
NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.
If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being Modified:
Explain below why the plan is being modified:
Are Schedules I and J being filed simultaneously with this Modified Plan?
Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

 \square NONE

MidFirst Bank, Ford Motor Credit, its successors and/or assigns ATIMA, shall send Debtors monthly statements, allow Debtor on-line

make post-petition payments, shall allow Debtor to make payments over the phone, shall send Debtor tax forms and information as applicable and/or

required by contract or law.

Any non-standard provisions placed elsewhere in this plan are ineffective.

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Sig	na	tu	ra	2
	ши	ш	ш	2

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date:	3-25-24	/s/Kyle J. Tomasello
		Debtor
Date:		Joint Debtor
Date:	3-25-24	/s/Ralph A. Ferro, Jr., Esq.
		Attorney for the Debtor(s)

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United States Bankruptcy Court District of New Jersey

In re: Case No. 24-12412-RG

Kyle J. Tomasello Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 3 Date Rcvd: Mar 26, 2024 Form ID: pdf901 Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2024:

Recip ID db	Recipient Name and Address + Kyle J. Tomasello, 8 Tyler Street, Sparta, NJ 07871-2717
520183615	+ Amanda L. Tomasello, 8 Tyler Street, Sparta, NJ 07871-2717
520183618	+ Beacon Sales Acquisition, dba Allied Building Products, Box 415439, Boston, MA 02241-5439
520183620	+ David Ginsberg, 271 Alpine Trail, Sparta, NJ 07871-1343
520183621	+ Dynamic Home Exteriors, LLC, 8 Tyler Street, Sparta, NJ 07871-2717
520183623	+ Gold Capital Funding, 90 Broad Street, Suite 903, New York, NY 10004-2230
520194325	+ Gold Capital Funding, 1545 Route 202, Suite 101, Pomona, NY 10970-2951
520183624	+ Hudson Law Offices, 900 Rout 168, Suite C-2, Turnersville, NJ 08012-3206
520183626	+ James and Karen Santangelo, 5 Alcor, Randolph, NJ 07869-2701
520183627	+ Jason Laliker, 25 Brooksdie Drive, Sparta, NJ 07871-2912
520183629	+ Joseph Paterno, III, 2 Kiel Avenue, Kinnelon, NJ 07405-2551
520183628	+ Joseph and Stephanie Sienko, 50 Woodlawn Road, Sparta, NJ 07871-2026
520183631	+ Michael Barabander, 36 Haddonfield Road, Short Hills, NJ 07078-3402
520183632	+ Michael Hlushak, 2 Arrowhead Trails, Sparta, NJ 07871-1731
520183633	+ Michael J. Kaplonski, Esq., 121 South Euclid Avenue, 2nd Floor, Westfield, NJ 07090-2129
520190333	+ NATIONAL BUILDING SUPPLY, C/O ANDREW SKLAR, ESQ., 20 BRACE ROAD SUITE 205, CHERRY HILL NJ 08034-2634
520183635	+ National Building Supply, 7440 State Highway 121, McKinney, TX 75070-3104
520183636	+ Nikolas J. Gankovsky, 12 4th Street, Sussex, NJ 07461-2512
520183637	+ Nilza Velez, 72 Kirkwood Avenue, Hamburg, NJ 07419-1033
520183638	+ Phillip Terra, 49 Lake Drive, Stanhope, NJ 07874-3006
520183639	+ Pro Cap 8 FBO Firstrust Bank, 2500 McClellan Blvd, Suite 200, Merchantville, NJ 08109-4613
520183640	+ Ralph Dengler, 34 Maple Parkway, Sparta, NJ 07871-2011
520183641	+ Robert Oelz and Carolyn Oelz, 5 Greentree Road, West Orange, NJ 07052-4738
520183642	+ Robert W. Keyser, Esq., 89 Haddon Avenue, Suite B2, Haddonfield, NJ 08033-2473
520183645	+ Sean Chirico, 116 Seneca Lake Road, Sparta, NJ 07871-2828
520183646	+ Sklar Law, LLC, 20 Brace Road, Suite 205, Cherry Hill, NJ 08034-2634
520183649	+ Victoria Mediterraneo, 7 West Elro Drive, Oak Ridge, NJ 07438-9765
520183650	Weinstein & Weinstein, LLP, 420 Central Avenue, Ste 301, Cedarhurst, NY 11516-1000
520183651	+ Zahav Asset Mgmt, 234 Cedarhurst Avenue, Apt 21 B, Cedarhurst, NY 11516-1608

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg	Eman/Text. usanj.njbankr@usubj.gov	Mar 26 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 26 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520183616	+ Email/Text: BNCnotices@bblawpllc.com	Mar 26 2024 20:53:00	Ariel Bouskila, Esq., 80 Broad Street, Suite 3303, New York, NY 10004-2845
520183617	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 26 2024 20:53:00	Bank of America, NA, 100 North Tryon Street, Charlotte, NC 28202-2135

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District/off: 0312-2 Page 2 of 3 User: admin Form ID: pdf901 Total Noticed: 46 Date Rcvd: Mar 26, 2024 520194324 + Email/Text: BNCnotices@bblawpllc.com Mar 26 2024 20:53:00 Berkovitch and Bouskila, PLLC, 1545 Route 202, Suite 101, Pomona, NY 10970-2951 520183619 + Email/PDF: creditonebknotifications@resurgent.com Mar 26 2024 21:01:33 Credit One Bank, Box 98873, Las Vegas, NV 89193-8873 520183622 Email/Text: EBNBKNOT@ford.com Mar 26 2024 20:54:00 Ford Motor Credit, One American Road, Dearborn, MI 48126-2701 520186587 + Email/PDF: acg.acg.ebn@aisinfo.com Mar 26 2024 21:12:18 Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 520187006 + Email/PDF: acg.acg.ebn@aisinfo.com Ford Motor Credit Company, LLC, Department, Mar 26 2024 21:12:20 Attn: AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 520183625 Email/Text: sbse.cio.bnc.mail@irs.gov Mar 26 2024 20:53:00 Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346 ^ MEBN 520183630 KML Law Group, P.C., 701 Market Street #5000, Mar 26 2024 20:51:34 Philadelphia, PA 19106-1541 520183634 + Email/PDF: ais.midfirst.ebn@aisinfo.com MidFirst Bank, 999 N.W. Grand Blvd, Suite 100, Mar 26 2024 21:12:21 Oklahoma City, OK 73118-6051 520183643 + Email/Text: bankruptcy@rubinrothman.com Mar 26 2024 20:53:00 Rubin & Rothman, LLC, 1787 Veterans Highway, Suite 32, Box 9003, Islandia, NY 11749-1500 520183644 + Email/Text: bkdept@scjinc.net Mar 26 2024 20:52:00 SCJ Comm Financial Services, 17507 South Dupont Hwy, Suite 2, Harrington, DE 19952-2378 520183647 Email/Text: NJTax.BNCnoticeonly@treas.nj.gov Mar 26 2024 20:53:00 State of NJ Div of Taxation, Box 245, Trenton, NJ 520183648 + Email/Text: jaxbanko@td.com Mar 26 2024 20:52:00 TD Bank, N.A., 200 Carolina Point Pkwy, Building B, Greenville, SC 29607-5766 520184542 Email/PDF: OGCRegionIIBankruptcy@hud.gov Mar 26 2024 21:00:08 U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2024	Signature:	/s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

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District/off: 0312-2 User: admin Page 3 of 3
Date Rcvd: Mar 26, 2024 Form ID: pdf901 Total Noticed: 46

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2024 at the address(es) listed below:

Name Email Address

Marie-Ann Greenberg

magecf@magtrustee.com

Ralph A Ferro, Jr

on behalf of Debtor Kyle J. Tomasello ralphferrojr@msn.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3